

# Declaration

The Ramblers Travel Insurance Policy contains certain conditions and exclusions in relation to the health of the insured persons. It is essential that at the time of taking out this policy and when booking a **trip** under an annual multi-trip policy **you** are able to make the following declaration in relation to yourself and each insured person. If **you** agree to this declaration knowing that any part of it is untrue then **we** reserve the right to cancel the policy or refuse to deal with any claim arising or to reduce the amount of any claim paid. If **you** have any doubts in relation to this declaration then **you** must contact **your** insurance agent who will advise **you**.

## Medical Exclusions

**If at the time of purchasing this policy, and when booking a trip under an annual multi-trip policy, anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.**

- (a) Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- (b) Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- (c) Does anyone have a condition for which a **terminal prognosis** has been given?
- (d) Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

## Health Questions

**If anyone insured under this policy answers 'Yes' to any of the following questions when this insurance is purchased, and when booking a trip under an annual multi-trip policy if later, this policy will not cover any claim arising directly or indirectly from that condition, unless we have agreed in writing to cover it. To see if we can provide cover for your existing conditions(s) you must phone the Medical Helpline on 0845 168 5682 quoting scheme code RAM 1. You may have to pay an extra premium to include cover for your medical conditions.**

1. Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
2. Has anyone ever been diagnosed with or received treatment for any heart / cardiac problem, stroke, TIA, or circulatory condition (including high blood pressure, unless stable and controlled by no more than one prescribed medication)?
3. Does anyone have a breathing condition for which they take more than one prescribed medication, or which has ever required the use of supplementary oxygen or the use of a nebulizer?
4. Has any insured person with a breathing or circulatory condition had their medication changed in the last 6 months?
5. Has any insured person been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
6. Has any insured person ever had an organ transplant, been on kidney dialysis, had diabetes, dementia or any other psychiatric or psychological illness?

**I declare that I am able to answer 'No' to all of the above questions. If you can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact the Medical Helpline as you may be charged an additional premium unnecessarily.**

## Changes to your health (applies to Annual Multi-trip policies only)

If there is a change in the health of anyone insured under this policy (after you have taken out this insurance or booked a **trip**, but before **you** travel, or book a further **trip**), **you** must contact the Medical Helpline immediately on **0845 168 5682** quoting scheme code **RAM 1**. They will tell **you** if the change in **your** health will affect your insurance and if cover can continue for further **trips you** wish to book. If cover cannot continue, you may be entitled to claim for the cost of cancelling **your** pre-booked travel arrangements. Insurers reserve the right to amend the terms of **your** policy, or cancel it providing **you** with a pro-rata refund of premium.

If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate or travel companion** had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

**We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.**